



QUANDO C'È **UNISALUTE** C'È **TUTTO**

Adapting business models in response to an ageing society.

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UniSalute
SPECIALISTI NELL'ASSICURAZIONE SALUTE



UniSalute premiata per il ramo Malattia
nella categoria Compagnie di Valore

February 2016

ABOUT US

UniSalute specialists in health insurance

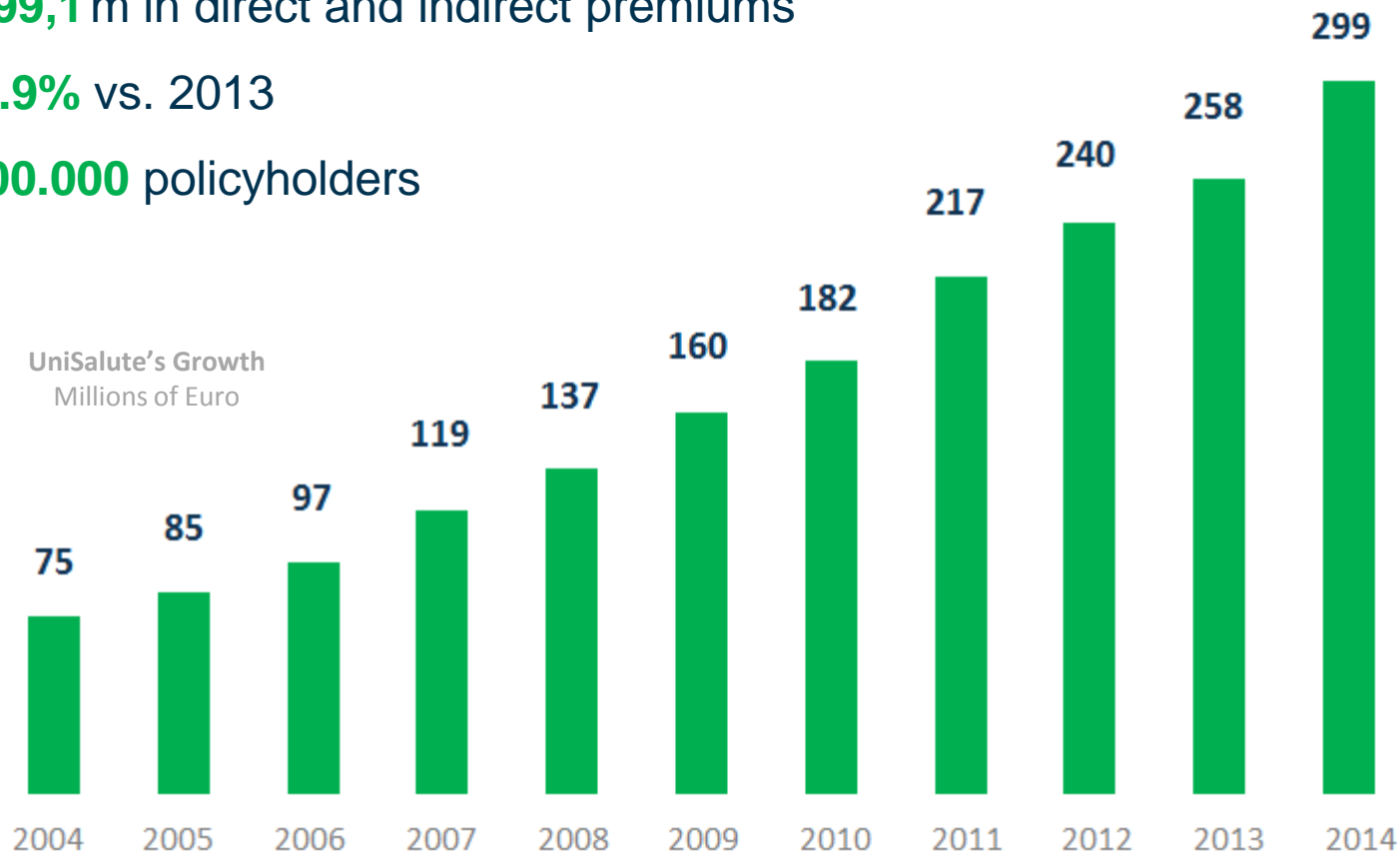
- First Company in Italy to deal exclusively with health insurance in a unique and innovative way: through the work of **620 people**, including **50 doctors** at the company, a **scientific committee** and thousands of **partner health care facilities** all across Italy.
- Every UniSalute customer has with him/her the strength of **5.3 million policyholders** and a “purchase office” that ensures constant professional quality monitoring.
- Management of over **90%** of Domestic Funds for Employed Workers, Funds for Professionals and Company Mutual Funds.
- Established by the **Unipol Group** in 1995 as part of a strategy to gradually diversify channels/products.

UniSalute: 1st health insurance in Italy in terms of number of managed customers

€ 299,1 m in direct and indirect premiums

+15.9% vs. 2013

5.300.000 policyholders



QUANDO
C'È UNISALUTE
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BUSINESS MODEL

The way we work: insurers, purchase office and quality control

CALL CENTER

to respond to customers' requests

- **more than 360** people at the disease call center open from Monday to Friday from 8.30 am to 7.30 pm
- and at the assistance call center open 24/7.



WEBSITE AND APPs

- open **24/7 all year round**;
- consultations and booking of specialists;
- contract information and status of payments.

50 DOCTORS at the company:

- directing patients and cost and quality assessment for admissions to partner health facilities;
- medical advice in the management of claims.



NET SALUTE

Thousands of health care facilities throughout Italy:

- hospitals and nursing homes;
- diagnostic centers;
- dentists;
- psychotherapeutic centers;
- spa facilities;

Independent **SCIENTIFIC COMMITTEE** consisting of **9 doctors** for consultations and development trends.



SETTLEMENTS

- definition of settlement process for claims beyond the threshold under the responsibility of the call center;
- management of recovery and co-insurance;
- assessment of multiple claims and possible anti-fraud cases.

COMMERCIAL/TECHNICAL 55 people manage relations with customers and develop tailor-made products.



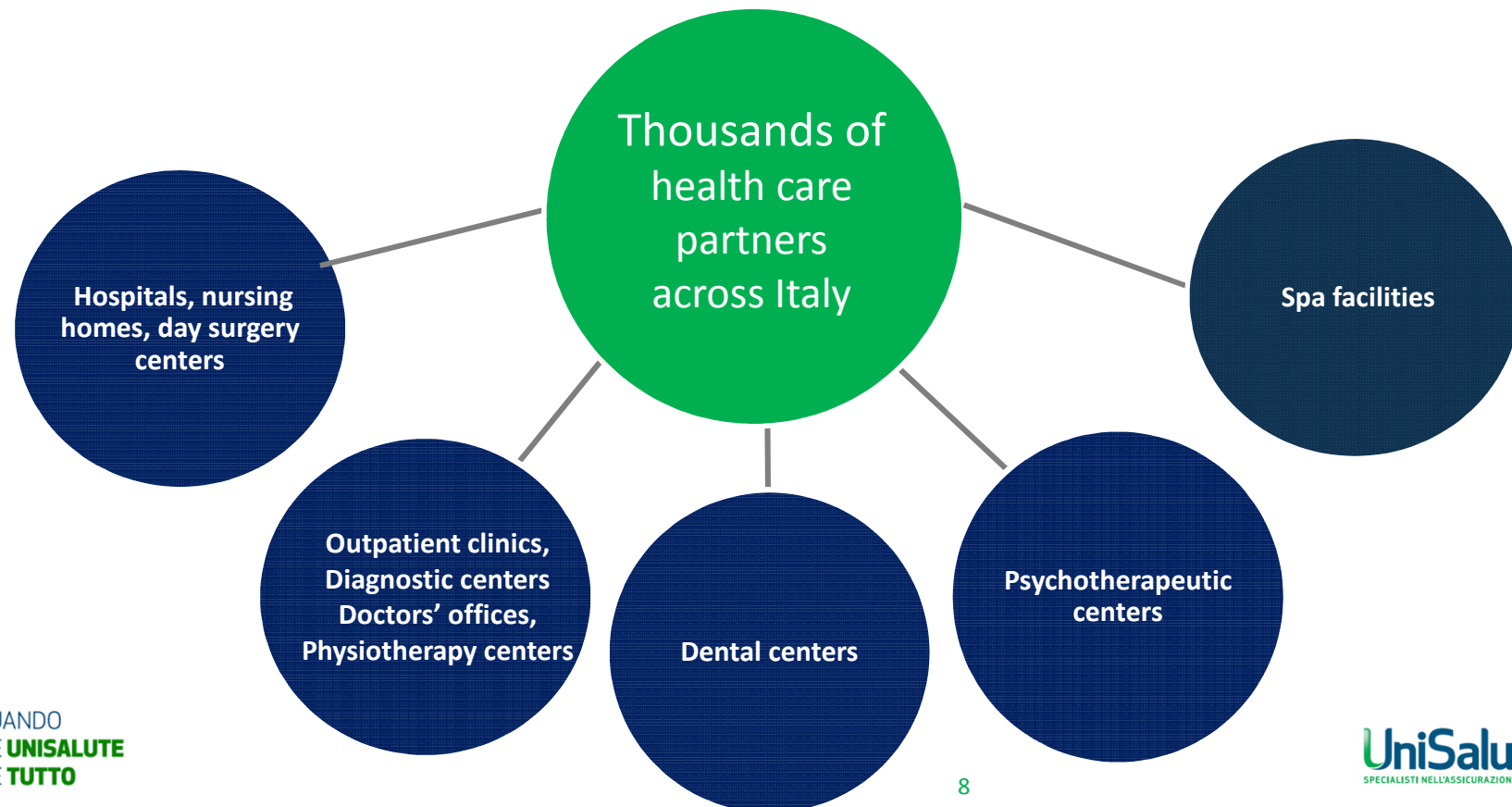
DEDICATED TEAM

42 people dedicated to the relation with health care facilities.

NET SALUTE

The network of UniSalute partner health care facilities

Net Salute is the network of partner health care facilities directly managed by a **dedicated team staffed by UniSalute, which ensures a constant monitoring of the quality of health care and allows to obtain lower prices than market prices.** The facilities are spread throughout the country and offer a comprehensive high-quality service in terms of medical professionalism, health care technology and comfort.



Net Salute: advantages for the customer

✓ **DIRECT PAYMENT**

for service to the health care facility by UniSalute, without any advances from the customer.

✓ **ADVICE**

in finding the best health care facility.

✓ **DIRECT BOOKING**

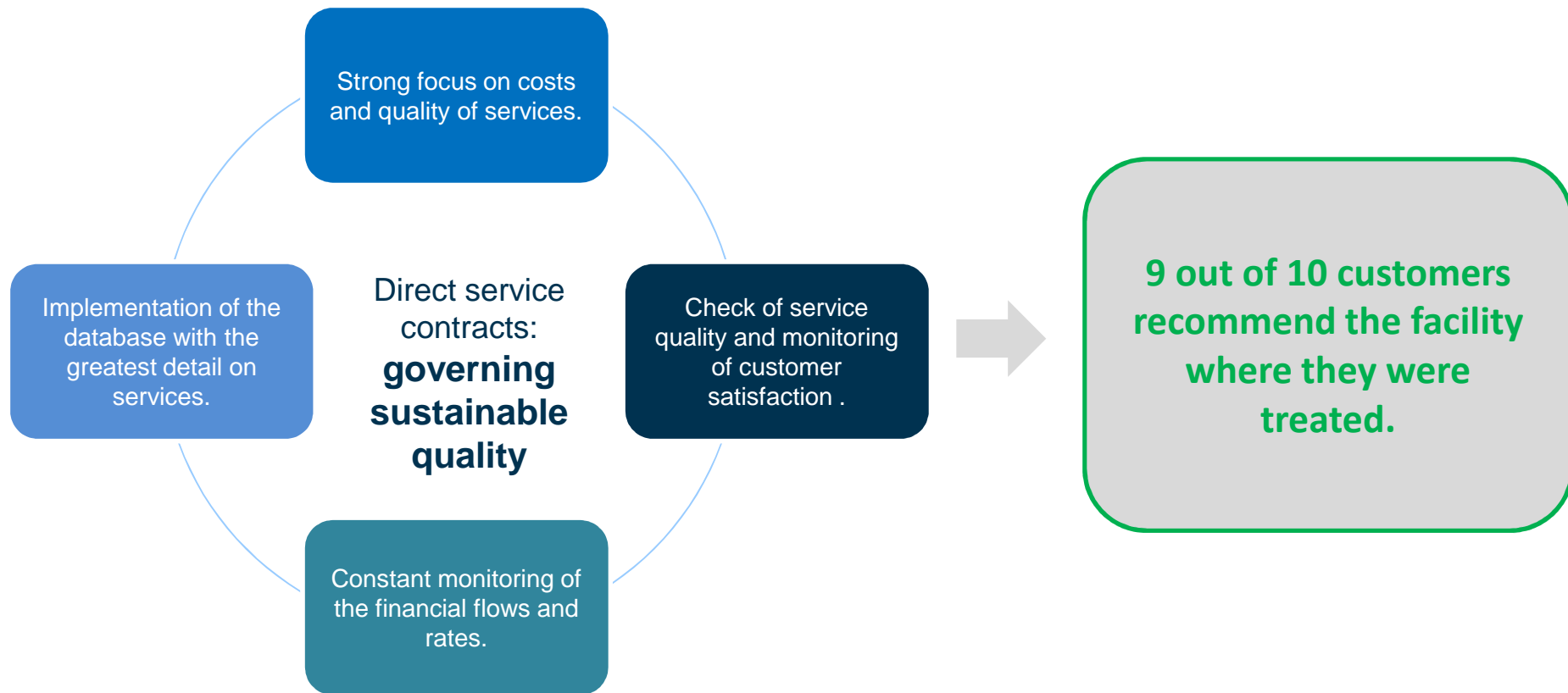
of service at the health care facility of choice.

✓ **FAST CONFIRMATION**

of appointment for on-line and mobile bookings.

Management of partner health care facilities

We have also included the collection of customer feedback after the performance in our facilities management processes.



UNISALUTE MODEL
FOR LTC
AND POST-HOSPITALISATION

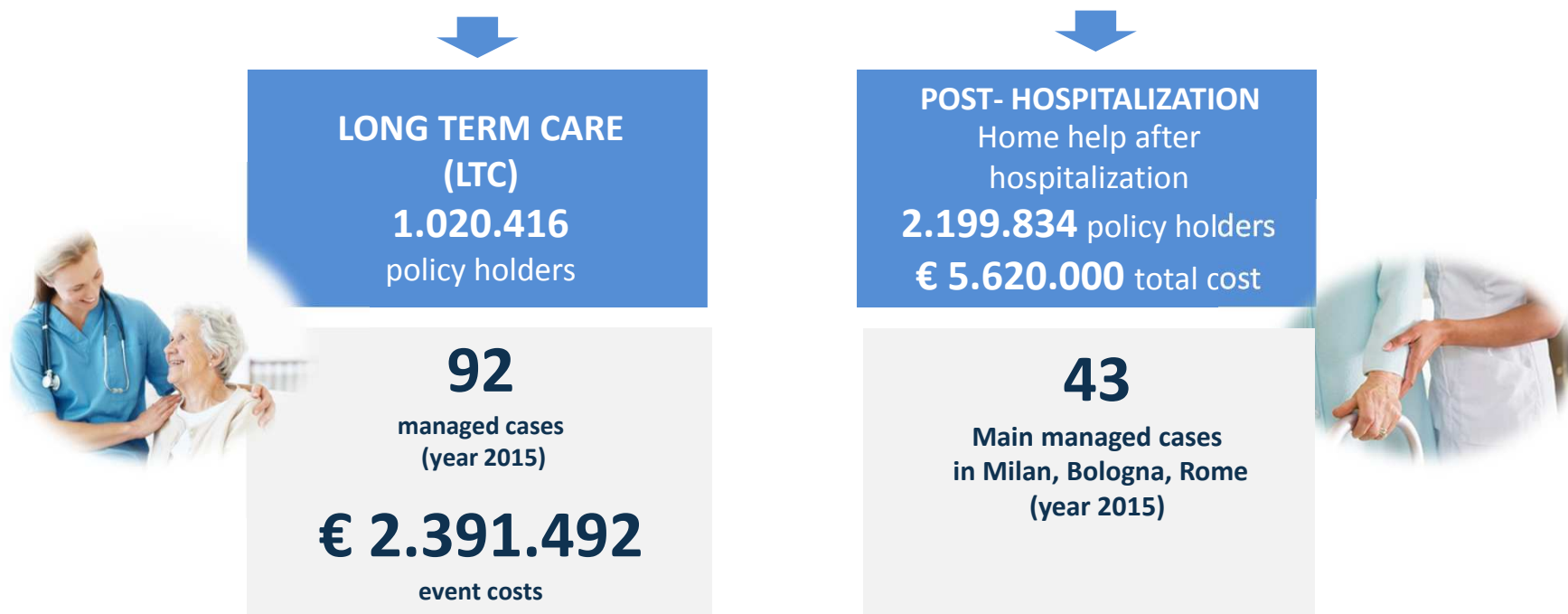
Why an insurance model for ltc and post-hospitalization



- Families do not get what they need
- Public welfare does not meet people's needs
- Costs are higher whereas services are fewer
- Home help tends to be just a family issue, mostly entrusted to women

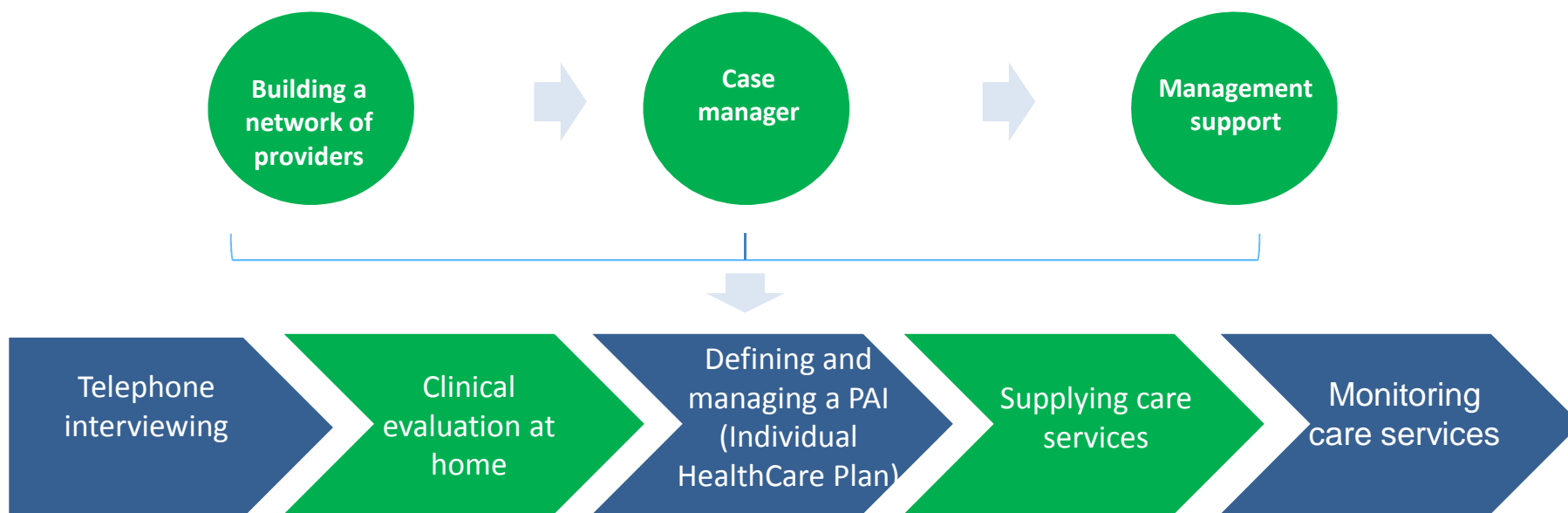
UNISALUTE: MANAGED CASES – YEAR 2015

- **UniSalute model of global integrated care**, unparalleled in the Italian market, is based on the following approach: **person → defining needs → quality of life**
- The model focuses on a customized management of cure treatment as well as medical advice of the highest quality in case of:



Average distribution of cases managed in Italy: **North: 30% - Centre 60% (mainly in Rome) – South 10%**

UniSalute model



The case manager does a telephone interview with the LTC client in order to get health, social and economic informations and define his/her healthcare needs. The case manager considers a set of health providers, either private or public. Gives support in bureaucracy matters (i.e. social security service, guardianship issues).

The case manager does a medical/clinical evaluation of the client at his/her home and gets further informations about the family and the household in order to define a PAI (Healthcare Plan).

A PAI (Individual Healthcare Plan) is defined according to the client's needs, considering his status (an elderly or disabled or sick person).

Care services are supplied and the Case Manager constantly monitors the client and the family, keeping them up-to-date on the cure and the caring.



Main diseases and services dealt with

MAIN DISEASES

- Cerebrovascular diseases (es: stroke, cerebral hemorrhage)
- Oncological diseases
- Degenerative diseases (es: Parkinson's diseases, senile dementia, Alzheimer's disease)
- ALS

UNISALUTE MAIN SERVICES

- Allowances
- case manager for:
 - planning welfare and healthcare
 - general and specific advice on local facilities
- Computer-assisted management of every local provider of home services (caregivers, nurses, geriatricians, physiotherapists, etc..)
- Special medical care (urologist, cardiologist, internist etc..)
- Pysiotherapy treatments
- Speech therapy treatments

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